



***Regional Director's Actions Taken  
Under Delegation of Authority***

**For More Information Contact the  
Appropriate Regional Director or the Office  
of Public and Congressional Affairs  
(703) 518-6330**

***DECEMBER 1999***

**Office of Examination and Insurance**

**SUMMARY OF DELEGATED ACTIONS - DECEMBER 1999**

	CHARTER APPLICATIONS			SUMMARY OF FOM EXPANSIONS				
REGION	APPLICATIONS DISAPPROVED	APPLICATIONS APPROVED	POTENTIAL MEMBERS	NUMBER OF AMENDMENTS APPROVED	NUMBER OF FCU'S RECEIVING AMENDMENTS	NUMBER OF EXPANSIONS DENIED	POTENTIAL MEMBERSHIP INCREASE	CALENDAR YEAR TO DATE
I	0	0	0	121	41	2	147,403	684,222
II	0	0	0	231	94	10	15,204	381,745
III	0	1	2,500	224	82	1	18,045	381,603
IV	0	0	0	83	57	0	18,155	742,274
V	0	1	3,600	87	70	2	38,727	626,420
VI	0	0	0	92	76	3	839,769	3,129,361
TOTALS	0	2	6,100	838	420	18	1,077,303	5,945,625
	MERGERS							
REGION	NUMBER APPROVED	CONTINUING FED	CONTINUING STATE	MERGING FED	MERGING STATE	ASSETS MERGING FED	ASSETS MERGING STATE	
I	3	2	1	0	3	\$0	\$5,195,542	
II	5	5	0	5	0	\$2,067,653	\$0	
III	3	3	0	3	0	\$13,043,662	\$0	
IV	8	5	3	4	4	\$2,163,126	\$43,945,164	
V	7	3	4	2	5	\$12,389,004	\$8,082,045	
VI	5	3	2	3	2	\$8,081,780	\$16,002,635	
TOTALS	31	21	10	17	14	\$37,745,225	\$73,225,386	
	CHARTER CONVERSIONS		INSURANCE APPS FOR SCU's		INSURANCE CONVERSION - FED TO PRIVATE		COMMUNITY EXPANSIONS OR CONVERSIONS	
REGION	STATE TO FED	FED TO STATE	# OF APPS APPROVED	AMOUNT OF SHARES	NUMBER	ASSETS	NUMBER	ASSETS
I	0/\$0	0/\$0	0	\$0	0	\$0	1	\$340,949,145
II	0/\$0	0/\$0	0	\$0	0	\$0	0	\$0
III	1/\$18,920,160	1/\$7,069,642	0	\$0	0	\$0	0	\$0
IV	0/\$0	1/\$84,050,996	0	\$0	0	\$0	0	\$0
V	1/\$58,206,850	0/\$0	0	\$0	0	\$0	1	\$39,400,884
VI	0/\$0	1/\$102,595,426	0	\$0	0	\$0	7	\$285,524,787
TOTALS	1/\$18,920,160	3/\$193,716,064	0	\$0	0	\$0	9	\$665,874,816

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

CHARTER APPLICATIONS DISAPPROVED

Region	Date of Disapproval	Name and Location	Potential Members	Sponsor Support	Reason for Rejection
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CHARTER APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members	Sponsor Support
24631	III	Platinum Decatur, GA	12/2/99	2,500	Sponsor Support Start-up capital, equipment, two years office rent and utilities
24633	V	Kingdom Covenant St. Paul, MN	12/14/99	3,600	no

FIELD OF MEMBERSHIP EXPANSIONS  
(POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
18090	I	St. Pius X Church Rochester, NY	\$22,343,455	4,870	1,600
Field of Membership: Members of St. Theodore's Church in Rochester, New York;					
18090	I	St. Pius X Church Rochester, NY	\$22,343,455	4,870	1,600
Field of Membership: Members of St. Helen's Church in Rochester, New York;					

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

3025	I	Power Syracuse, NY	\$182,037,670	20,632	1,226
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Field of Membership: Members of the United Brotherhood of Carpenters, Local 747, in Syracuse, New York who qualify for membership in accordance with its bylaws in effect on December 15, 1999;

5796	I	Sikorsdy Stratford, CT	\$278,865,221	45,473	678
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Field of Membership: Employees of Security Services of Connecticut, Inc. who work in Bridgeport, Connecticut;

5796	I	Sikorsky Stratford, CT	\$278,865,221	45,473	635
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Field of Membership: Employees of Service Management Group who work in Bridgeport, Connecticut;

1787	I	Sperry Associates Garden City Park, NY	\$102,187,630	12,970	2,500
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Field of Membership: Members of the Greek Orthodox Cathedral of Saint Paul in Hempstead, New York;

## SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	121	1,784
Number of Federal Credit Unions Receiving Expansions	41	336
Potential Membership Increase	147,403	684,222
Number of FCU Requests Deferred	23	254
Number of FCU Requests Denied	2	13

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
1407	II	HEW Washington, DC	\$90,127,142	22,783	1,249
Field of Membership: Employees of Federal Energy Regulatory Commission who work in or are headquartered from Washington, DC;					
4446	II	Lord Erie, PA	\$21,557,122	5,433	1,025
Field of Membership: Employees of Infinity Resources, Inc., who work in or are paid from Erie, Pennsylvania;					
11148	II	Diamond State Telco New Castle, DE	\$11,644,885	2,495	700
Field of Membership: Employees of Amazon.com who work in New Castle, Delaware;					

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	231	3,410
Number of Federal Credit Unions Receiving Expansions	94	330
Potential Membership Increase	15,204	381,745
Number of FCU Requests Denied	10	109
Number of FCU Requests Delayed	41	559

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

**FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
07827	III	Jax Navy Jacksonville, FL	\$1,474,645,237	235,077	530
Field of Membership: Members of the American Society of Civil Engineers, Florida Section, Jacksonville Branch located in Jacksonville, Florida, who qualify for membership in accordance with their constitution and bylaws in effect on 12/14/99.					
07827	III	Jax Navy Jacksonville, FL	\$1,474,645,237	235,077	600
Field of Membership: Employees of Bombadier Capital Florida, Inc., who work in Jacksonville, Florida.					
07827	III	Jax Navy Jacksonville, FL	\$1,474,645,237	235,077	600
Field of Membership: Members of the Highlands United Presbyterian Church located in Jacksonville, Florida.					
15377	III	Meridian Mississippi ANG Meridian, MS	\$8,934,245	14,831	1,080
Field of Membership: Traditional Guardsmen of the Air and Army National Guard Units located at Key Field, Meridian, Mississippi.					
24183	III	Pan Am Miami Miami, FL	\$99,747,160	27,131	2,000
Field of Membership: Military personnel and civilian employees of the United States Government who are stationed at or work at Homestead Air Reserve Station, Florida.					
24508	III	Dade County Miami, FL	\$218,759,648	47,039	1,840
Field of Membership: Employees of the United States Government stationed at the United States Southern Command in Miami, Florida.					
7000	III	Fort Knox - <b>(Add an Underserved Community)</b> Fort Knox, KY	\$230,441,125	77,470	27,186
Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Boyle County, Kentucky, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.					
24063	III	Founders - <b>(Add an Underserved Community)</b> Lancaster, SC	\$653,498,776	93,715	38,577
Field of Membership: Persons who live, work, worship, or attend school in, an businesses and other legal entities located in Chesterfield County, South Carolina, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	224	4,173
Number of Federal Credit Unions Receiving Expansions	82	290
Potential Membership Increase	18,045	381,603
Number of FCU Requests Denied	1	47
Number of FCU Requests Deferred	81	610

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

**FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)**

<b>Charter No.</b>	<b>Region</b>	<b>Name and Location</b>	<b>Assets</b>	<b>Number of Members</b>	<b>Potential Membership Increase</b>
16659	IV	Automotive Ypsilanti, MI	53,596,679	14,994	535
Field of Membership: Employees of Tower Automotive who work in Plymouth, Michigan.					
24077	IV	Trane La Crosse, WI	227,809,327	38,370	1,300
Field of Membership: Members of American Legion Post 52 who qualify for membership in accordance with its charter and bylaws in effect on 11/30/99.					
10827	IV	Indiana University Employees Bloomington, IN	330,730,441	58,714	600
Field of Membership: Employees of Huse Food Group, Incorporated, who work in or are paid from Bloomington, Indiana.					
24113	IV	Citizens Equity Peoria, IL	1,864,049,905	208,374	600
Field of Membership: Employees of Interstate Brands Corporation who work in, are paid from, or are supervised from Peoria, Illinois.					
24113	IV	Citizens Equity Peoria, IL	1,864,049,905	208,374	550
Field of Membership: Employees of Export Packaging who work in or are supervised from Peoria and East Peoria, Illinois.					
21014	IV	United Buchanan, MI	124,742,378	19,158	1,924
Field of Membership: Employees of and students attending Buchanan Community Schools who work in Buchanan, Michigan.					
1682	IV	Evansville Teachers Evansville, Indiana	243,997,621	32,401	1,100
Field of Membership: Employees of United Companies who work in, or are paid from Evansville, Indiana.					
24113	IV	Citizens Equity Peoria, IL	1,864,049,905	208,374	500
Field of Membership: Employees of L.R. Nelson Corporation, who work in, are paid from, or are supervised from Peoria, Illinois.					



REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

**SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS**

	<b>Current Month</b>	<b>YTD</b>
Number of Amendments Approved	83	899
Number of Federal Credit Unions Receiving Expansions	57	228
Number of Potential Members Added	18,155	742,274
Number of FCU Requests Denied	0	30
Number of FCU Requests Deferred	3	141

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
177	V	Shell Employees Houston Texas Houston, TX	\$159,608,684	24,854	800
Field of Membership Addition: employees of Equilon Pipeline Company, LLC who work in Houston, Texas.					
3238	V	Desert Schools Phoenix, AZ	\$1,103,467,749	193,082	1,500
Field of Membership Addition: employees of Employers Assurance Services, Inc. who work in Phoenix, Arizona.					
5547	V	Hidalgo McAllen, TX	\$89,585,898	19,707	9,104
Field of Membership Addition: person who live, work, worship or attend school in and businesses and other legal entities located in the underserved area, Colonia Las Milpas.					
5810	V	BPX Houston, TX	\$11,547,026	1,586	1,750
Field of Membership Addition: employees of BP Amoco p.l.c. and its affiliates and subsidiaries who work in or are paid or supervised from Houston, Texas.					
24297	V	US Bloomington, MN	\$321,795,452.00	72,308	500
Field of Membership Addition: employees of Allianz Life Insurance Company of North America who work in Minneapolis, Minnesota.					
6992	V	Sisseton Co-op Sisseton, SD	\$3,456,844	970	850
Field of Membership Addition: members, participating patrons and employees of the Country Partners (formerly Farmers Union) Cooperative Association in Sisseton, South Dakota and Browns Valley, Minnesota.					

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

11423	V	OmniAmerican Ft. Worth, TX	\$575,927,529	170,319	10,000
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Field of Membership Addition: employees of Worldwide Flight Services, Inc. who work in or are paid for supervised from Euless, Texas and its wholly-owned subsidiaries Miami Aircraft Support, Inc. and Aero Link International.

24359	V	City-County Brooklyn Center, MN	\$222,687,167	1,400	1,500
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Field of Membership Addition: employees of Allied Interstate, Inc. who work in or are supervised from Minneapolis, Minnesota.

24307	V	Kemba Houston, TX	\$13,176,498	5,020	1,500
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Field of Membership Addition: employees of Kirby Marine Transportation Corporation who work in or are paid or supervised from Houston, Texas.

## SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	87	1,106
Number of Federal Credit Unions Receiving Expansions	70	882
Potential Membership Increase	38,727	626,420
Number of FCU Requests Denied	2	49
Number of FCU Requests Delayed	14	363

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
5816	VI	United Methodist Montclair, CA	\$32,384,173	8,465	69,895
Field of Membership: Members and employees of the United Methodist Churches within the bounds of the Pacific Northwest Annual Conference and employees of the Pacific Northwest Annual Conference.					
5816	VI	United Methodist Montclair, CA	\$32,384,173	8,465	3,929
Field of Membership: Members and employees of the United Methodist Churches within the bounds of the Alaska Missionary Conference and employees of the Alaska Missionary Conference.					
5816	VI	United Methodist Montclair, CA	\$32,384,173	8,465	93,018
Field of Membership: Members and employees of the United Methodist Churches within the bounds of the California Nevada Annual Conference and employees of the California Nevada Annual Conference.					
5816	VI	United Methodist Montclair, CA	\$32,384,173	8,465	38,774
Field of Membership: Members and employees of the United Methodist Churches within the bounds of the Oregon-Idaho Annual Conference and employees of the Oregon-Idaho Annual Conference.					
5816	VI	United Methodist Montclair, CA	\$32,384,173	8,465	104,549
Field of Membership: Members and employees of the United Methodist Churches within the bounds of the California Pacific Annual Conference and employees of the California Pacific Annual Conference.					
5816	VI	United Methodist Montclair, CA	\$32,384,173	8,465	49,318
Field of Membership: Members and employees of the United Methodist Churches within the bounds of the Desert Southwest Annual Conference and employees of the Desert Southwest Annual Conference.					
5816	VI	United Methodist Montclair, CA	\$32,384,173	8,465	18,309
Field of Membership: Members and employees of the United Methodist Churches within the bounds of the Yellowstone Annual Conference and employees of the Yellowstone Annual Conference.					
5816	VI	United Methodist Montclair, CA	\$32,384,173	8,465	74,664
Field of Membership: Members and employees of the United Methodist Churches within the bounds of the Rocky Mountain Annual Conference and employees of the Rocky Mountain Annual Conference.					

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999**

10484	VI	Sonepco Las Vegas, NV	\$31,356,817	4,040	1,411
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Field of Membership: Listing of subsidiaries of Sierra Pacific Resources, Inc. who work in or are paid from Reno or Las Vegas, Nevada.

24378	VI	American First La Habra, CA	\$364,105,641	73,449	700
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Field of Membership: Employees of Talbert Medical Group who work in or are paid from Costa Mesa, California.

4142	VI	Hughes Aircraft Employees Manhattan Beach, CA	\$1,856,216,709	174,469	1,200
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Field of Membership: Employees of Mentor Corporation who work in or are paid from, or are supervised from Santa Barbara, California.

7065	VI	Forest Park Portland, OR	\$25,690,912	5,707	700
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Field of Membership: Employees of Untied Parcel Service (non-union) who work in Portland, Oregon.

1000	VI	Sierra Pacific Reno, NV	\$27,988,160	3,180	1,701
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Field of Membership: Listing of subsidiaries of Sierra Pacific Resources, Inc. who work in or are paid from Reno or Las Vegas, Nevada.

4142	VI	Hughes Aircraft Employees Manhattan Beach, CA	\$1,856,216,709	174,469	2,250
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Field of Membership: Employees of Torrance Memorial Medical Center who work in or are paid from Torrance, California.

**Community Expansions or Conversions**

21387	VI	Greater Hermiston Hermiston, OR	\$1,426,654	1,156	73,028
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Field of Membership: Conversion - Persons who live in Umatilla County and Morrow County, Oregon; persons who regularly work, attend school, worship, perform volunteer services, participate in associations, programs to alleviate poverty or distress and organizaitons headquartered in Umatilla and Morrow County, Oregon.

22567	VI	Western Trails Pendleton, OR	\$10,912,057	3,313	17,185
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Field of Membership: Expansion - Persons who live in Umatilla County, Oregon; persons who regularly work, attend school, worship, perform volunteer services, participate in associations, programs to alleviate poverty or distress and organizations headquartered in Umatilla County, Oregon.

6251	VI	Walla Walla Valley Walla Walla, WA	\$27,510,000	5,329	51,808
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Field of Membership: Conversion - Persons who live, worship, work in, attend school, and businesses and other legal entities located in Columbia and Walla Walla Counties, Washington.

2049	VI	Waialua Waialua, HI	\$19,215,304	1,945	10,227
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## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

Field of Membership: Conversion - Persons who live, worship, work, or attend school in, and businesses and other legal entities located in the 27th North Shore Neighborhood Board, Waialua, Hawaii.

11504	VI	Oregon Coquille, OR	\$78,551,183	13,104	96,337
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Field of Membership: Expansion - to include the underserved community of the portion of Douglas County that lies east of the Crest Mountains.

1829	VI	Hawaii Federal & State Employees Hilo, HI	\$147,350,514	26,920	116,215
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Field of Membership: Conversion - Persons who live, regularly work, attend school, worship, perform volunteer services, or participate in associations, and programs to alleviate poverty or distress, incorporated and unincorporated organizations located on the Island of Hawaii, Hawaii.

8097	VI	Harlowton Community Harlowton, MT	\$559,075	379	1,797
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Field of Membership: Expansion - to include Meagher County into existing community boundaries.

### CONVERSIONS TO COMMUNITY CHARTER

Charter No.	Region	Name and Location	Assets	Potential Community Size
21387	VI	Greater Hermiston Hermiston, OR	\$1,426,654	75,480
6251	VI	Walla Walla Valley Walla Walla, WA	\$27,510,000	57,858
2049	VI	Waialua Waialua, HI	\$19,215,304	12,272
1829	VI	Hawaii Federal and State Employees Hilo, HI	\$147,350,514	143,135

### SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	92	969
Number of Federal Credit Unions Receiving Expansions	76	248
Potential Membership Increase	839,769	3,129,361
Number of FCU Requests Denied	3	93
Number of FCU Requests Delayed	7	232

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

**MERGERS APPROVED**

<b>Continuing Charter/ Insurance No.</b>	<b>Region</b>	<b>Name &amp; Location of Continuing CU</b>	<b>Continuing CU Assets</b>	<b>Merging Charter/ Insurance No.</b>	<b>Name &amp; Location of Merging CU</b>	<b>Merging CU Assets</b>	<b>Reason for Merger</b>
6804	I	UI Employees FCU New Haven, CT	\$14,737,834	66040	Shoreline Madison, CT	\$2,945,529	Safety and Soundness Concerns

Continuing Field of Membership: Employees of The United Illuminating Company who work in or are paid from New Haven, Connecticut; and many other employee groups.

Merging Field of Membership: (state-chartered) Municipal employees and teachers of the town of Branford; the municipal employees of North Branford, Guilford, Madison, Clinton and Essex, Connecticut; (excluding the teachers of Nroth Branford, Guilford, Madison, Clinton and Essex, Connecticut).

2320	I	Stanley Works Employees FCU New Britain, CT	\$25,174,381	66045	Universal Wire Division Empl. CU Clinton, CT	\$144,947	Safety and Soundness Concerns
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Continuing Field of Membership: Employees of The Stanley Works who work in or are paid from New Britain, Connecticut, (along with other states), other wholly-owned subsidiaries of Stanley Works and other employee groups.

Merging Field of Membership: (state-chartered) Employees of the Universal Wire Division of Bostitch, Inc. who work in Clinton, Connecticut.

65088	I	Holy Rosary CU Rochester, NH	\$66,915,089	66234	K. P. CU Dover, NH	\$2,105,066	Expand Services
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Continuing Field of Membership: (state-chartered) Membership is limited to those who are parishioners of Holy Rosary, St. Mary's and St. Mary's and St. Leo's Churches in Rochester, New Hampshire.

Merging Field of Membership: (state-chartered) Members is limited to those who are employees of Harris Graphics Corporation, and Moore Business Equipment in Dover, New Hampshire.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

## MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
3024	II	Catasauqua Catholic Catasauqua, PA	\$1,006,318	1498	United Churches Catasauqua, PA	\$521,805	Voluntary Merger
Continuing FOM: Multiple common bond credit union serving members and employees of Salem United Church of Christ, Holy Trinity Memorial Lutheran Church of Catasauqua, The Presbyterian Church in Catasauqua, Pennsylvania, and St. John's United Church of Christ in Northampton, Pennsylvania;							
Merging FOM: Single common bond credit union serving members of the Parish of the Blessed Virgin Mary Roman Catholic Church, St. Lawrence Catholic Church, and St. Andrews Catholic Church in Catasauqua, Pennsylvania;							
5062	II	Northwood Philadelphia, PA	\$7,589,954	15907	Freedman Post 706 Philadelphia, PA	\$913,397	Supervisory Concerns
Continuing FOM: Multiple common bond charter serving members of the Upper Northwood Jewish Community Center (Temple Sholom Synagogue) and members of the Independent Young Men's Beneficial Association in Philadelphia;							
Merging FOM: Single common bond charter serving the Jewish War Veterans of the Lt. Charles Freedman Post 706 and the Ladies Auxiliary;							
1421	II	Nor-Car Easton, PA	\$28,318,214	20359	E.A.N.C. FCU Easton, PA	\$45,546	Emergency Merger
Continuing FOM: Multiple common bond FOM including school districts and public employees;							
Merging FOM: Community FOM including residents of part of the City of Easton, Pennsylvania. E.A.N.C. FCU has been designated as a low income credit union since it was chartered in 1970.							
19318	II	ASE Baltimore, MD	\$2,700,403	14331	Thompson Steel Maryland Forest Hill, MD	\$478,087	Supervisory Concerns
Continuing FOM: Employees of Avesta Sheffield East, Inc. (sponsor cg 07/07/95), who work in Baltimore, Maryland; Salesmen of Avesta Sheffield East, Inc. (sponsor cg 07/07/95), who are paid from Baltimore, Maryland;							
Merging FOM: Single common bond FOM serving employees of Thompson Steel, Inc., who work in Baltimore County, Maryland;							
12738	II	Pierce Port Allegany, PA	\$1,215,250	17213	Viko Employees Eldred, PA	\$108,818	Supervisory Concerns
Continuing FOM: Multiple common bond FOM serving employees of Pierce Glass Company in Port Allegany, PA, and member municipalities of the Elk, McKean, Cameron, Potter County Boroughs Association in Pennsylvania;							
Merging CU: Single common bond credit union serving the employees of Viko Furniture Company (Ethan Allen) in Eldred, Pennsylvania;							



REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

**MERGERS APPROVED**

<b>Continuing Charter/ Insurance No.</b>	<b>Region</b>	<b>Name &amp; Location of Continuing CU</b>	<b>Continuing CU Assets</b>	<b>Merging Charter/ Insurance No.</b>	<b>Name &amp; Location of Merging CU</b>	<b>Merging CU Assets</b>	<b>Reason for Merger</b>
24202	III	TELCOE Little Rock, AR	\$86,403,166	23984	Arkansas Central Little Rock, AR	\$19,671,715	Expanded services

Continuing Field of Membership: Multiple common bond charter serving 114 select groups throughout the state of Arkansas, with a concentration in Little Rock.

Merging Field of Membership: Multiple common bond charter serving more than 50 select groups throughout Arkansas, with concentrations in Little Rock and Fayetteville,

12808	III	Northeast Arkansas Blytheville, AR	\$54,473,838	20704	St. Bernard's Jonesboro, AR	\$1,163,341	Continued services
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Continuing Field of Membership: Multiple common bond charter serving 55 select groups in the Blytheville, Arkansas area.

Merging Field of Membership: Single common bond charter serving St. Bernard's Regional Medical Cente, Lawrence Memorial Hospital and Larence Hall Nursing Home in Jonesboro and Walnut Ridge, Arkansas.

3096	III	LA DOTD Baton Rouge, LA	\$52,144,735	14914	4th District LA DOTD Shreveport, LA	\$5,464,712	Improved services
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Continuing Field of Membership: Single common bond charter serving employees of the Louisiana Department of Transportation and Development in six locations in Louisiana.

Merging Field of Membership: Single common bond charter serving employees of the Louisiana Department of Transportation and Development in the District 4 area of operation, and the Baton Rouge headquarters office.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

## MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
65956	IV	Preferred Service Palatine, IL	41,705,051	60277	Glenbrook Northbrook, IL	24,108,138	Expanded services
Continuing Field of Membership: Employees of four school districts, William Harper College, Parochial Schools in Palatine and Schaumburg Townships, and the Palatine Library. Merging Field of Membership: Employees of the schools in Northfield township, Village of Northbrook, Glenview Park District, Village of Glenview, Northbrook Park District, serveral school districts, Trinity College and Trinity Divinity School of Lake County, Deerfield-Bannockburn Fire ProtectionDistrict, and thirteen occupational and associational SEGS all of which are located in Illinois.							
4336	IV	Granite City Steel & Community Granite City, IL	118,915,262	15132	Illinois District Grayville, IL	210,068	Insolvency
Continuing Field of Membership: Persons who reside or work in Granite City, Nameoki, or Chouteau Townships, in Madison County, Illinois, except for persons who are eligible for membership in an occupational credit union maintaining its principal office in Granite City Township. Merging Field of Membership: Ministerial members of the Illinois District of the United Pentecostal Church in Illinois.							
3438	IV	Huntingtonized Huntington, WV	14,257,743	22345	Corbin LTD. Employees Ashland, KY	979,195	Sponsor downsizing
Continuing Field of Membership: Forty two SEGS primarily located in the Huntington, West Virginia, area. Merging Field of Membership: Employees of Corbin Limited and Sterling Health Group in Ashland, Kentucky, and Carter Health Center, Inc., in Grayson, Kentucky.							
5185	IV	Allegan Community Allegan, MI	22,046,831	61997	Allegan Teachers Allegan, MI	435,680	Declining assets
Continuing Field of Membership: Townships of Allegan, Cheshire, Heath, Monterey, Valley, Trowbridge, Dorr, Hopkins, Wayland, Watson, Martin, Lee, Overisel, Salem, Saugatuck, or Manluis, in Allen County, Michigan. Merging Field of Membership: Employees of Allegan Public Schools in Allegan, Michigan.							
63783	IV	CILCO Peoria, IL	41,400,165	63138	Healthcare Family Peoria, IL	13,864,743	Expanded services
Continuing Field of Membership: Employees of CILCORP Inc., Central Illinois Light Company, and QST Enterprises, Inc., in Peoria, Illinois. Merging Field of Membership: Employees of St. Francis Hospital in Peoria, Illinois, and the Sisters of the Third Order of St. Francis in Peoria, Illinois.							
61382	IV	CANDO Walbridge, OH	8,569,154	4021	B & O Employees Walbridge, OH	597,775	Declining membership
Continuing Field of Membership: Employees of CSX Railway Company. Merging Field of Membership: Employees of B & O Railway Company.							
17389	IV	Bethlehem Employees Chesterton, IN	96,163,075	10312	Plumbers Local 433 AFL Hobart, IN	376,088	Supervisory concerns
Continuing Field of Membership: Employees of Bethlehem Steel in Chesterton, Indiana, and various other groups. Merging Field of Membership: Members of Plumbers Local 433 in Gary, Indiana.							

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MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
8212	IV	Michigan Tech Employees Houghton, MI	25,666,753	63105	Pelkie Copper Country Community Houghton, MI	5,536,603	Insolvency

Continuing Field of Membership: Employees of several township school districts in Houghton County, Michigan, and employees of Michigan Technological University and Suomi College, in Houghton, Michigan.

Merging Field of Membership: A fairly extensive rural community charter that includes all of Houghton County Michigan, with the exception of four counties, (Torch Lake, Schoolcraft, Osceola and Calumet) and Baraga Township in Baraga County, Michigan.

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## MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
24280	V	Fremont First Central Fremont, NE	\$24,679,808	64025	Valmont Employees Valley, NE	\$1,503,699	Poor financial condition
Continuing Field of Membership: employees of numerous SEGs who work in or are supervised from Dodge County, Minnesota. Merging Field of Membership: employees of Valmont Industries in Valley, Nebraska.							
2874	V	Sioux Empire Sioux Falls, SD	\$18,594,220	5334	Sioux Falls VA Sioux Falls, SD	\$11,064,570	More/better services
Continuing Field of Membership: employees of the City of Sioux Falls, South Dakota; employees of Minnehaha County; employees of the State of South Dakota in Sioux Falls; employees of School districts in Minnehaha County; and numerous select groups. Merging Field of Membership: employees of Sioux Falls, South Dakota Center of US Veterans Administration; groups associated with the VA Hospital; several select groups; local DAV Chapter and Paralyzed Veterans of America Chapter.							
63124	V	1st Gateway Comanche, IA	\$22,252,988	61921	Bird and Beaker Clinton, IA	\$1,452,829	Sponsor Plant closing
Continuing Field of Membership: persons living or working in Clinton County, Iowa. Merging Field of Membership: employees of the PCS Nitrogen Plant in Comanche, Iowa.							
65578	V	United Savings Fargo, ND	\$19,190,876	64384	Mid America Steel Employees Fargo, ND	344891	No officials
Continuing Field of Membership: person who work or reside in Cass and Ransom counties in North Dakota, and Clay, and part of Ottertail counties in Minnesota. Merging Field of Membership: employees of Mid America Steel.							
67187	V	Telephone Wichita, KS	\$42,271,982	63764	Western Resources Wichita, KS	\$4,049,693	Lack of sponsor support
Continuing Field of Membership: employees of the communication industry and persons who are a resident or employed in Sedgwick County, Kansas. Merging Field of Membership: employees, former employees, and family members of Western Resources, Inc., its subsidiary companies and participating companies; employees of the Wolf Creek Nuclear Operating Corporation.							
67978	V	Kansas City Metropolitan Kansas City, KS	\$7,285,764	67943	Free State Lawrence, KS	\$730,933	Poor financial condition
Continuing Field of Membership: community charter for 4 Kansas counties. Merging Field of Membership: members, employees, former employees, and board of director members of several food companies.							
11670	V	Texoma Educators Sherman, TX	\$39,213,451	20572	Austin College Sherman, TX	\$1,324,434	More/better services
Continuing Field of Membership: employees of several school districts, private schools and colleges in the Sherman, Texas area and the usual. Merging Field of Membership: employees of Austin College in Sherman, Texas; employees of Automated Retailers Association in Sherman, Texas and the usual.							

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## MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
18164	VI	Laguna Hills Employees Laguna Hills, CA	\$1,851,002	23039	Medtronic Employees Anaheim, CA	\$1,315,544	Sponsor plant closing
Continuing Field of Membership: Employees of Professional Community Management Inc. who are paid from Laguna Hills or Lake Forest, California. Merging Field of Membership: Employees of Medtronic, Inc., Medtronic Cardiopulmonary who work in Anaheim, CA; Medtronic, Inc. USCV Western Distribution Center who work in Corona, CA; Medtronic, Inc.; Medtronic Heart Valves who work in Santa Ana, CA; Medtronic Avalon Laboratories who work in Rancho Dominguez, CA.							
67075	VI	Grand County Moab, UT	\$2,557,879	67083	Texas Gulf Potash Employees Moab, UT	\$343,050	More/better services
Continuing Field of Membership: People who live, work, worship, attend school, etc. in Grand County, Utah. Merging Field of Membership: Employees of Texas Gulf Potash who work in or are paid from Moab, Utah.							
15829	VI	1st Choice Castro Valley, CA	\$5,135,585	15795	Laurel Grove Castro Valley, CA	\$701,578	More/better services
Continuing Field of Membership: Employees and staff of Eden Hospital, Castro Valley, CA, Valley Memorial Hospital, Livermore, CA, St. Rose Hospital, Hayward, CA, Woodside Women's Hospital, Redwood City, CA, Doctors Hospital, San Leandro, CA and select employer groups. Merging Field of Membership: Employees of Eden Hospital (formerly Laurel Grove Hospital), Castro Valley, CA, Hayward Hospital, Haward, CA, Physicians Community Hospital, San Leandro, CA, Berkeley Imaging Medical Group, Berkeley and Oakland, CA, and Francis Refinishing, Castro Valley, CA.							
1717	VI	Hawaiian Tel Employees Honolulu, HI	\$147,098,479	14002	Central Oahu Community Mililani, HI	\$6,064,658	More/better services
Continuing Field of Membership: Community based charter covering all of the County of Honolulu, Hawaii. Merging Field of Membership: Community based charter covering a portion of the County of Honolulu, Hawaii.							
60079	VI	Seattle Postal Employees Shoreline, WA	\$51,310,052	68408	Postal Plus Tacoma, WA	\$15,659,585	More/better services
Continuing Field of Membership: U.S. Postal Employees who work in and around Seattle, Washington. Merging Field of Membership: U.S. Postal employee who work in and around Tacoma, Washington and various select employer groups.							

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

CHARTER CONVERSIONS - FEDERAL TO STATE

Charter Insurance No.	Region	Name and Location	Assets	Reasons
740	III	Biloxi VA Biloxi, MS	\$7,069,642	State law allows greater field of membership
1424/68425	IV	Illiana Financial Calumet City, IL	\$84,050,996	FOM Related
01119/68427	VI	1st Pacific Vallejo, CA	\$102,595,426	FOM restriction

CHARTER CONVERSIONS - STATE TO FEDERAL

Charter Insurance No.	Region	Name and Location	Assets	Reasons
67606	III	Provident Employees Chattanooga, TN	\$18,920,160	Federal regulations allow greater field of membership

INSURANCE APPLICATIONS APPROVED FOR STATE-CHARTERED CREDIT UNIONS

Certificate No.	Region	Name and Location	Date Insured	Shares
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INSURANCE CONVERSIONS - FEDERAL TO PRIVATE

Certificate No.	Region	Name and Location	Date of Action	Assets	Other Insurance
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COMMUNITY EXPANSIONS

Charter No.	Region	Name and Location	Assets	Members	Increase
3413	I	Charter Oak Groton, CT	\$340,949,145	60,922	134,957

Field of Membership: Persons who live, work, or worship, or attend school in, and businesses and other legal entities located in New London County, Connecticut;

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - December 31, 1999

21387	VI	Greater Hermiston Hermiston, OR	\$1,426,654	1,156	73,028
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Field of Membership: Conversion - Persons who live in Umatilla County and Morrow County, Oregon; persons who regularly work, attend school, worship, perform volunteer services, participate in associations, programs to alleviate poverty or distress and organizations headquartered in Umatilla and Morrow County, Oregon.

22567	VI	Western Trails Pendleton, OR	\$10,912,057	3,313	17,185
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Field of Membership: Expansion - Persons who live in Umatilla County, Oregon; persons who regularly work, attend school, worship, perform volunteer services, participate in associations, programs to alleviate poverty or distress and organizations headquartered in Umatilla County, Oregon.

6251	VI	Walla Walla Valley Walla Walla, WA	\$27,510,000	5,329	51,808
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Field of Membership: Conversion - Persons who live, worship, work in, attend school, and businesses and other legal entities located in Columbia and Walla Walla Counties, Washington.

2049	VI	Waialua Waialua, HI	\$19,215,304	1,945	10,227
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Field of Membership: Conversion - Persons who live, worship, work, or attend school in, and businesses and other legal entities located in the 27th North Shore Neighborhood Board, Waialua, Hawaii.

11504	VI	Oregon Coquille, OR	\$78,551,183	13,104	96,337
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Field of Membership: Expansion - to include the underserved community of the portion of Douglas County that lies east of the Crest Mountains.

1829	VI	Hawaii Federal & State Employees Hilo, HI	\$147,350,514	26,920	116,215
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Field of Membership: Conversion - Persons who live, regularly work, attend school, worship, perform volunteer services, or participate in associations, and programs to alleviate poverty or distress, incorporated and unincorporated organizations located on the Island of Hawaii, Hawaii.

8097	VI	Harlowton Community Harlowton, MT	\$559,075	379	1,797
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Field of Membership: Expansion - to include Meagher County into existing community boundaries.

### CONVERSIONS TO COMMUNITY CHARTER

Charter No.	Region	Name and Location	Assets	Potential Community Size
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